

B1 (Official Form 1)(4/10)

United States Bankruptcy Court District of Nevada				Voluntary Petition											
Name of Debtor (if individual, enter Last, First, Middle): <b>Holder, James</b>			Name of Joint Debtor (Spouse) (Last, First, Middle):												
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):												
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-8089</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)												
Street Address of Debtor (No. and Street, City, and State): <b>4720 Ferrell St. North Las Vegas, NV</b>			Street Address of Joint Debtor (No. and Street, City, and State):												
ZIP Code <b>89031</b>			ZIP Code												
County of Residence or of the Principal Place of Business: <b>Clark</b>			County of Residence or of the Principal Place of Business:												
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):												
ZIP Code			ZIP Code												
Location of Principal Assets of Business Debtor (if different from street address above):															
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.											
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).												
<b>Statistical/Administrative Information</b> *** <b>David Krieger, Esq. 9086</b> *** <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				THIS SPACE IS FOR COURT USE ONLY											
<b>Estimated Number of Creditors</b> <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>						<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
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<b>Estimated Assets</b> <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>						<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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<b>Estimated Liabilities</b> <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>				<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Holder, James</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> <b>/s/ David Krieger, Esq.</b>            Signature of Attorney for Debtor(s)  <b>David Krieger, Esq.</b> </div> <div style="text-align: right;"> <b>October 27, 2010</b>            (Date)         </div> </div>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="margin-left: 40px;">           _____            (Name of landlord that obtained judgment)         </div>  <div style="margin-left: 40px;">           _____            (Address of landlord)         </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Holder, James****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ James Holder**Signature of Debtor **James Holder****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**October 27, 2010**

Date

**Signature of Attorney\*****X /s/ David Krieger, Esq.**

Signature of Attorney for Debtor(s)

**David Krieger, Esq. 9086**

Printed Name of Attorney for Debtor(s)

**HAINES & KRIEGER, LLC**

Firm Name

**1020 Garces Ave.****Suite 100****Las Vegas, NV 89101**

Address

**Email: info@hainesandkrieger.com****(702) 880-5554 Fax: (702) 385-5518**

Telephone Number

**October 27, 2010**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
District of Nevada**

In re James Holder

Debtor(s)

Case No.  
Chapter13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ James Holder  
James Holder

Date: October 27, 2010

James Holder  
4720 Ferrell St.  
North Las Vegas, NV 89031

David Krieger, Esq.  
HAINES & KRIEGER, LLC  
1020 Garces Ave.  
Suite 100  
Las Vegas, NV 89101

Aea Federal Credit Uni  
Acct No xxxxx0011  
1780 S 1st Ave  
Yuma, AZ 85364

Aea Federal Credit Uni  
Acct No xxxxx0000  
1780 S 1st Ave  
Yuma, AZ 85364

Amc Mortgage Services  
Acct No xxxxxxxxxxx0996  
505 S Main St  
Orange, CA 92868

American General Finan  
Acct No xxxxxxxxxxxxxx3007  
1928 N Decatur  
Las Vegas, NV 89108

American General Finance  
Acct No xxxxxxxxxxxxxx1302  
Po Box 3121  
Evansville, IN 47731

American General Finance  
Acct No xxxxxxxxxxxxxx9788  
Po Box 3121  
Evansville, IN 47731

American General Finance  
Acct No xxxxxxxxxxxxxx4313  
Po Box 3121  
Evansville, IN 47731

American General Finance  
Acct No xxxxxxxxxxxxxx1302  
Po Box 3788  
Evansville, IN 47736

American General Finance  
Acct No xxxxxxxxxxxxxx9788  
600 N Royal Ave  
Evansville, IN 47715

American General Finance  
Acct No xxxxxxxxxxxx4313  
600 N Royal Ave  
Evansville, IN 47715

American Honda Finance  
Acct No xxxxxxxxxxxx0001  
6261 Katella Ave # 1 A  
Cypress, CA 90630

Anna Holder  
4720 Ferrell Street  
North Las Vegas, NV 89031

Anna Holder  
4720 Ferrell Street  
North Las Vegas, NV 89031

Anna Holder  
4720 Ferrell Street  
North Las Vegas, NV 89031

Aspire  
Acct No xxxxxxxx0800  
Po Box 105555  
Atlanta, GA 30348

Bank Of The West  
Acct No xxxxxx6978  
Attn: Bankruptcy  
1450 Treat Blvd  
Walnutcreek, CA 94597

Bank Of The West  
Acct No xxxxxx3204  
Attn: Bankruptcy  
1450 Treat Blvd  
Walnutcreek, CA 94597

Bank Of The West  
Acct No xxxxxx6978  
1450 Treat Blvd  
Walnut Creek, CA 94597

Bank Of The West  
Acct No xxxxxx3204  
1450 Treat Blvd  
Walnut Creek, CA 94597

Chase  
Acct No xxxxxxxx4916  
Po Box 15298  
Wilmington, DE 19850

Citi  
Acct No xxxxxxxxx7270  
Po Box 6241  
Sioux Falls, SD 57117

Citibank Usa  
Acct No xxxxxxxxxxxxx6966  
Attn.: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64195

Citibank Usa  
Acct No xxxxxxxxxxxxx7576  
Attn.: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64195

Citibank Usa  
Acct No xxxxxxxxxxxxx6966  
Po Box 6497  
Sioux Falls, SD 57117

Citibank Usa  
Acct No xxxxxxxxxxxxx7576  
Po Box 6497  
Sioux Falls, SD 57117

CitiCards Private Label  
Acct No xxxxxxxxxxxxx6864  
Attn: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64195

CitiCards Private Label  
Acct No xxxxxxxxxxxxx6864  
Po Box 6497  
Sioux Falls, SD 57117

Citifinancial Retail Services  
Acct No xxxxxxxxx7701  
Po Box 140489  
Irving, TX 75014

Citifinancial Retail Services  
Acct No xxxxxxxxx7701  
Po Box 22066  
Tempe, AZ 85285

Citimortgage Inc  
Acct No xxxxxx5923  
Po Box 9438  
Gaithersburg, MD 20898



Countrywide Home Lending  
Acct No xxxx3453  
Attention: Bankruptcy SV-314B  
Po Box 5170  
Simi Valley, CA 93062

Countrywide Home Lending  
Acct No xxxx9522  
Attention: Bankruptcy SV-314B  
Po Box 5170  
Simi Valley, CA 93062

Countrywide Home Lending  
Acct No xxxx3453  
450 American St  
Simi Valley, CA 93065

Countrywide Home Lending  
Acct No xxxx9522  
450 American St  
Simi Valley, CA 93065

Credit First  
Acct No xxxxx5076  
Po Box 818011  
Cleveland, OH 44181

Credit First  
Acct No xxxxx5076  
Pob 81083  
Cleveland, OH 44181

Credit Union 1  
Acct No xxxx4501  
Pob 1128  
Topeka, KS 66601

Credit Union 1  
Acct No xxxx4502  
Pob 1128  
Topeka, KS 66601

Dell Financial Services  
Acct No xxxxxxxxxxxxxx8475  
Attn: Bankruptcy Dept.  
12234 North Ih 35  
Austin, TX 78753

Dell Financial Services  
Acct No xxxxxxxxxxxxxx8475  
12234 N Ih 35 Sb Bldg B  
Austin, TX 78753

DESLs Borrower Services  
Acct No xxxxxx0891  
Attn: Customer Service Department  
PO Box 7063  
Utica, NY 13504-7063

Equiant Financial Svcs  
Acct No xxxxxxxx8486  
4343 N Scottsdale Rd Ste  
Scottsdale, AZ 85251

First Usa Bank  
Acct No xxxxxxxx2421  
2500 Westfield Rd, Ste 6  
Elgin, IL 60123

Ford Motor Credit Corporation  
Acct No xxxx1340  
National Bankruptcy Center  
Po Box 537901  
Livonia, MI 48153

Ford Motor Credit Corporation  
Acct No xxxx1340  
Po Box Box 542000  
Omaha, NE 68154

Furn/cbsd  
Acct No xxxxxxxx1183  
Po Box 6497  
Sioux Falls, SD 57117

G M A C  
Acct No xxxxxxxx4207  
P O Box 380901  
Bloomington, MN 55438

GEMB / Mervyns  
Acct No xxxxxxxx3621  
Attention: Bankruptcy  
Po Box 103106  
Roswell, GA 30076

GEMB / Mervyns  
Acct No xxxxxxxx3621  
Po Box 981400  
El Paso, TX 79998

Gemb/care Credit  
Acct No xxxxxxxx1402  
950 Forrer Blvd  
Kettering, OH 45420

Gemb/home Shopping  
Acct No xxxxxxxx1469  
Po Box 981400  
El Paso, TX 79998

Gemb/jcp  
Acct No xx3136  
Attention: Bankruptcy  
Po Box 103106  
Roswell, GA 30076

Gemb/jcp  
Acct No xx6279  
Attention: Bankruptcy  
Po Box 103106  
Roswell, GA 30076

Gemb/jcp  
Acct No xx3136  
Po Box 984100  
El Paso, TX 79998

Gemb/jcp  
Acct No xx6279  
Po Box 984100  
El Paso, TX 79998

Gemb/walmart  
Acct No xxxxxxxx3103  
Po Box 981400  
El Paso, TX 79998

Greentree  
Acct No xxxx4719  
Po Box 94710  
Palatine, IL 60094-4710

Hometown West Two

HSBC  
Acct No xxxxxxxx0675  
Attn: Bankruptcy  
Po Box 5213  
Carol Stream, IL 60197

HSBC  
Acct No xxxxxxxx0675  
Po Box 5253  
Carol Stream, IL 60197

Hsbc Best Buy  
Acct No xxxxxxxxx0103  
Attn: Bankruptcy  
Po Box 6985  
Bridge Water, NJ 08807

Hsbc Best Buy  
Acct No xxxxxxxxx0103  
Po Box 15519  
Wilmington, DE 19850

Hsbc/polars  
Acct No xxxxxxxxxxxx3815  
Pob 15521  
Wilmington, DE 19805

IRS  
PO Box 21126  
Insolvency  
Philadelphia, PA 19114-0326

Irwin Home Equity  
Acct No xxxxxxxxx1428  
12677 Alcosta Blvd Ste 500  
San Ramon, CA 94583

Irwin Home Equity  
Acct No xxxxxxxxx1428  
12677 Alcosta Blvd Ste 5  
San Ramon, CA 94583

Las Vegas Radiology  
Acct No x8539  
4880 S. Wynn Road, Ste 100  
Las Vegas, NV 89103

Lowes / MBGA  
Acct No xxxxxxxx9170  
Attention: Bankruptcy Department  
Po Box 103106  
Roswell, GA 30076

Lowes / MBGA  
Acct No xxxxxxxx9170  
Po Box 103065  
Roswell, GA 30076

Macys/fdsb  
Acct No xxxxxxxxx3920  
Macy's Bankruptcy  
Po Box 8053  
Mason, OH 45040

Macys/fdsb  
Acct No xxxxxxxxxx3920  
9111 Duke Blvd  
Mason, OH 45040

Mil Star  
Acct No xxxxxxxxxxxxxx4685  
Attention: Bankruptcy  
Po Box 650062  
Dallas, TX 75236

Mil Star  
Acct No xxxxxxxxxxxxxx4685  
3911 Walton Walker  
Dallas, TX 75266

National City Mortgage/PNC Mtg  
Acct No xxxxxx3064  
Attn: Bankruptcy Dept  
3232 Newmark Dr.  
Miamisburg, OH 45342

National City Mortgage/PNC Mtg  
Acct No xxxxxx3064  
6 N Main St  
Dayton, OH 45402

Nissan Motor Acceptanc  
Acct No xxxxxxxxxxxxxx0001  
Po Box 660360  
Dallas, TX 75266

Primus Financial Services/Ford Credit  
Acct No xxxx8084  
National Service Center  
Po Box 537901  
Livonia, MI 48153

Primus Financial Services/Ford Credit  
Acct No xxxx8084  
Po Box 680020  
Franklin, TN 37068

Protect America  
Acct No xxx0984  
5100 IH 35 N Ste B  
Round Rock, TX 78681-2407

Rainbow Medical Centers-N  
Acct No xxxxxxxx xAINB  
P.O. Box 650701  
Dallas, TX 75265-0701

Sams Club  
Acct No xxxxxxxxx2924  
Attention: Bankruptcy Department  
Po Box 103104  
Roswell, GA 30076

Sams Club  
Acct No xxxxxxxxx2924  
Po Box 981400  
El Paso, TX 79998

Sears/cbsd  
Acct No xxxxxxxxxxxxx9282  
Po Box 6189  
Sioux Falls, SD 57117

Sears/cbsd  
Acct No xxxxxxxxxxxxx1645  
Po Box 6189  
Sioux Falls, SD 57117

Target  
Acct No xxxx9932  
Po Box 9475  
Minneapolis, MN 55440

Target  
Acct No xxxx9932  
C/o Target Credit Services  
Minneapolis, MN 55440

Tnb-visa  
Acct No xxxxxxxxx4652  
Po Box 9475  
Minneapolis, MN 55440

Tnb-visa  
Acct No xxxxxxxxx4652  
Po Box 673  
Minneapolis, MN 55440

Unvl/citi  
Acct No xxxxxxxxx5331  
Attn.: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64195

Unvl/citi  
Acct No xxxxxxxxx5331  
Po Box 6241  
Sioux Falls, SD 57117

Wachovia Education Fin  
Acct No xxxx2698  
Po Box 13667  
Sacramento, CA 95853

Wachovia Education Fin  
Acct No xxxx1652  
Po Box 13667  
Sacramento, CA 95853

Wachovia Education Fin  
Acct No xxxx7757  
Po Box 13667  
Sacramento, CA 95853

Wachovia Education Fin  
Acct No xxxx7113  
Po Box 13667  
Sacramento, CA 95853

Wells Fargo  
Acct No xxxxxxxxxxxxxxx0001  
Po Box 60510  
Los Angeles, CA 90060

Wells Fargo  
Acct No xxxxxxxxxxxxxxx0001  
P O Box 94435  
Albuquerque, NM 87199

Wells Fargo Bank Nv Na  
Acct No xxxxxxxxxxxxxxx1998  
Po Box 31557  
Billings, MT 59107

Wells Fargo Card Ser  
Acct No xxxxxxxx0462  
Po Box 5058  
Portland, OR 97208

Wells Fargo Card Ser  
Acct No xxxxxxxx0462  
Po Box 5445  
Portland, OR 97228